

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1  
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Attorneys for the Secured Creditor  
MidFirst Bank

In re:  
Nicole D Reynolds

Debtor

Case No: 20-14450 JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Madison Graspo

certifies as follows:

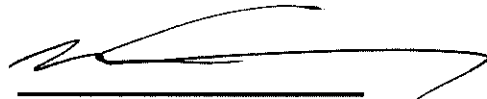
1. I am a Vice President for MidFirst Bank, a secured creditor of the debtor.
2. On December 05, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:  
☒ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other \_\_\_\_\_.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date: 02/27/2023

  
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Secured Creditor Madison Grasp